

Commerce General Architecture

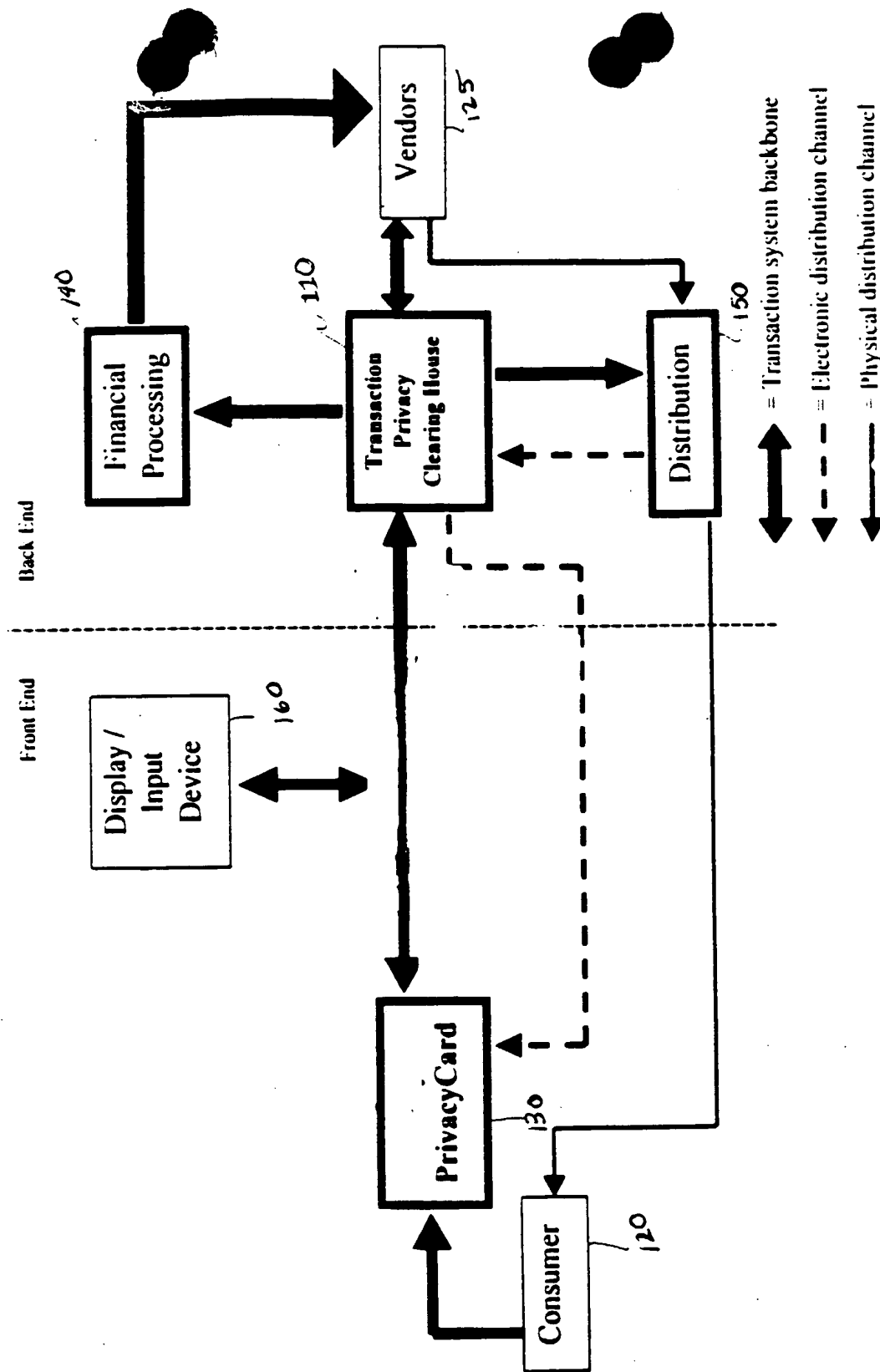
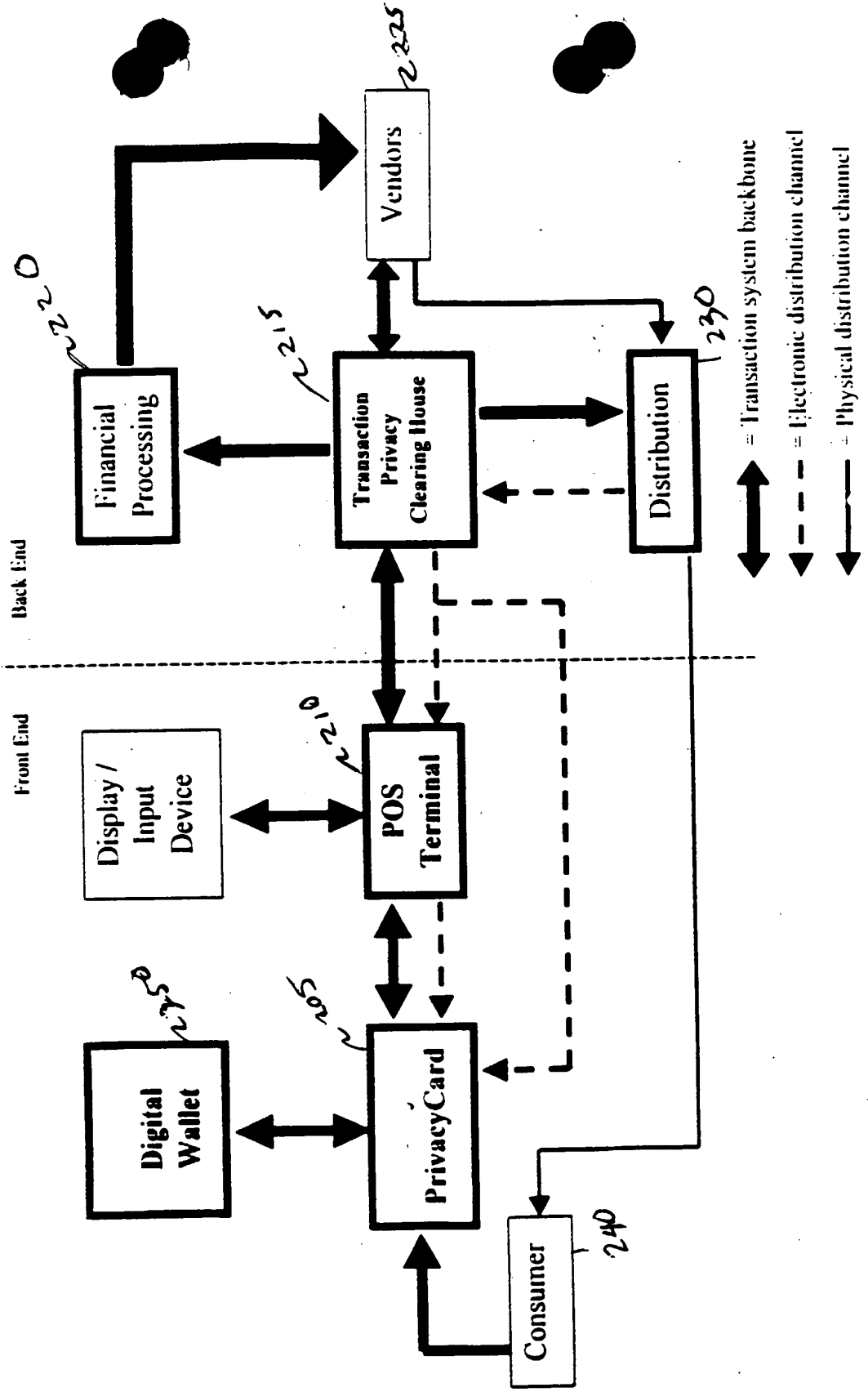


Fig 1

Commerce General Architecture - POS Terminal:



Commerce In-Home Environment

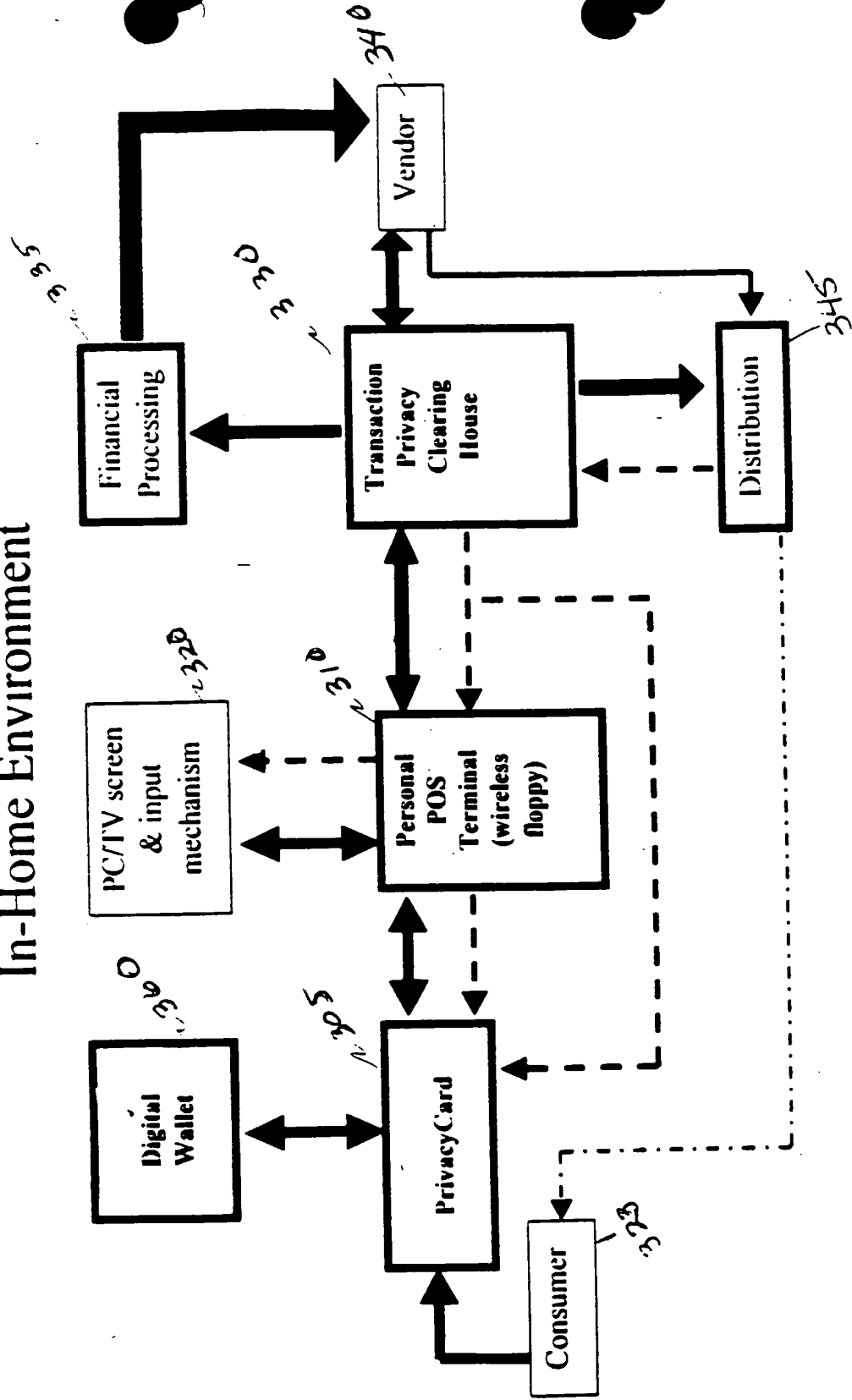


Fig 3

In-Store Retail Environment

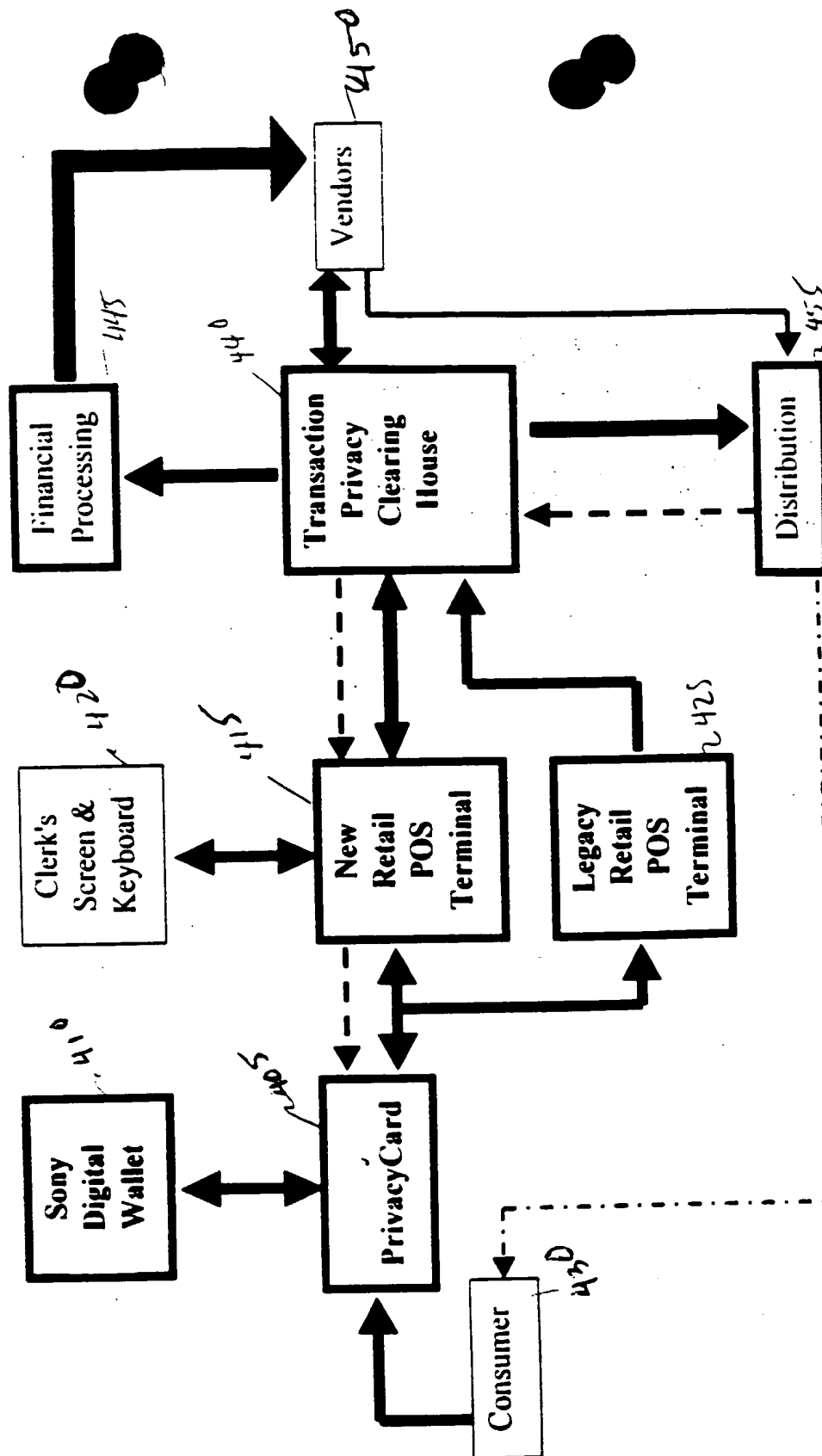


Fig 4

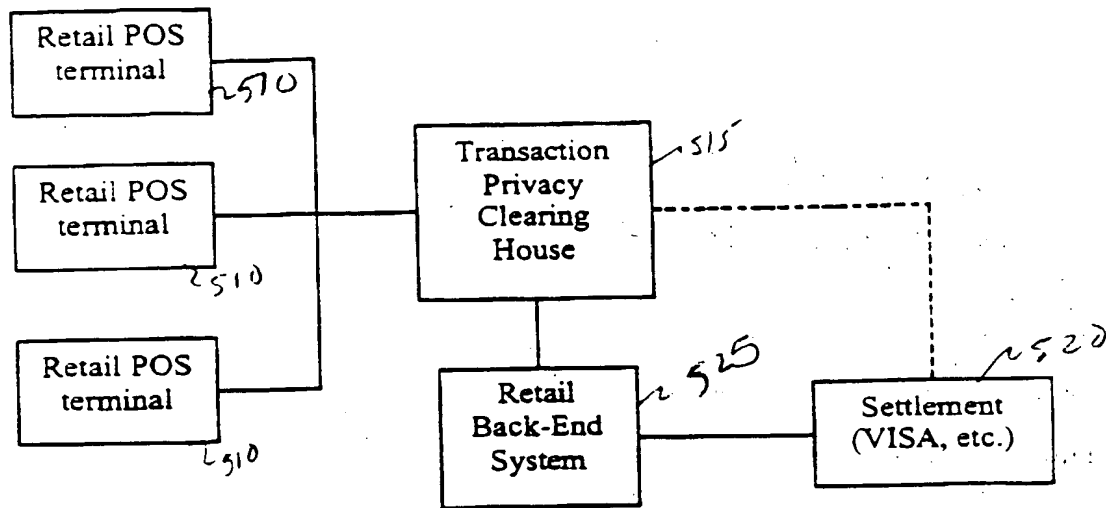


Diagram 5a: A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

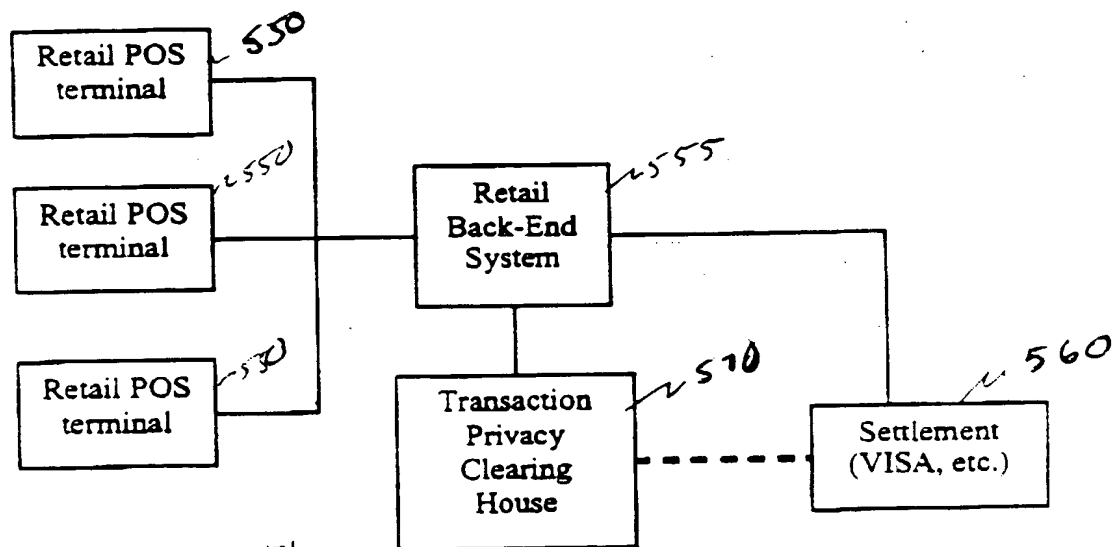
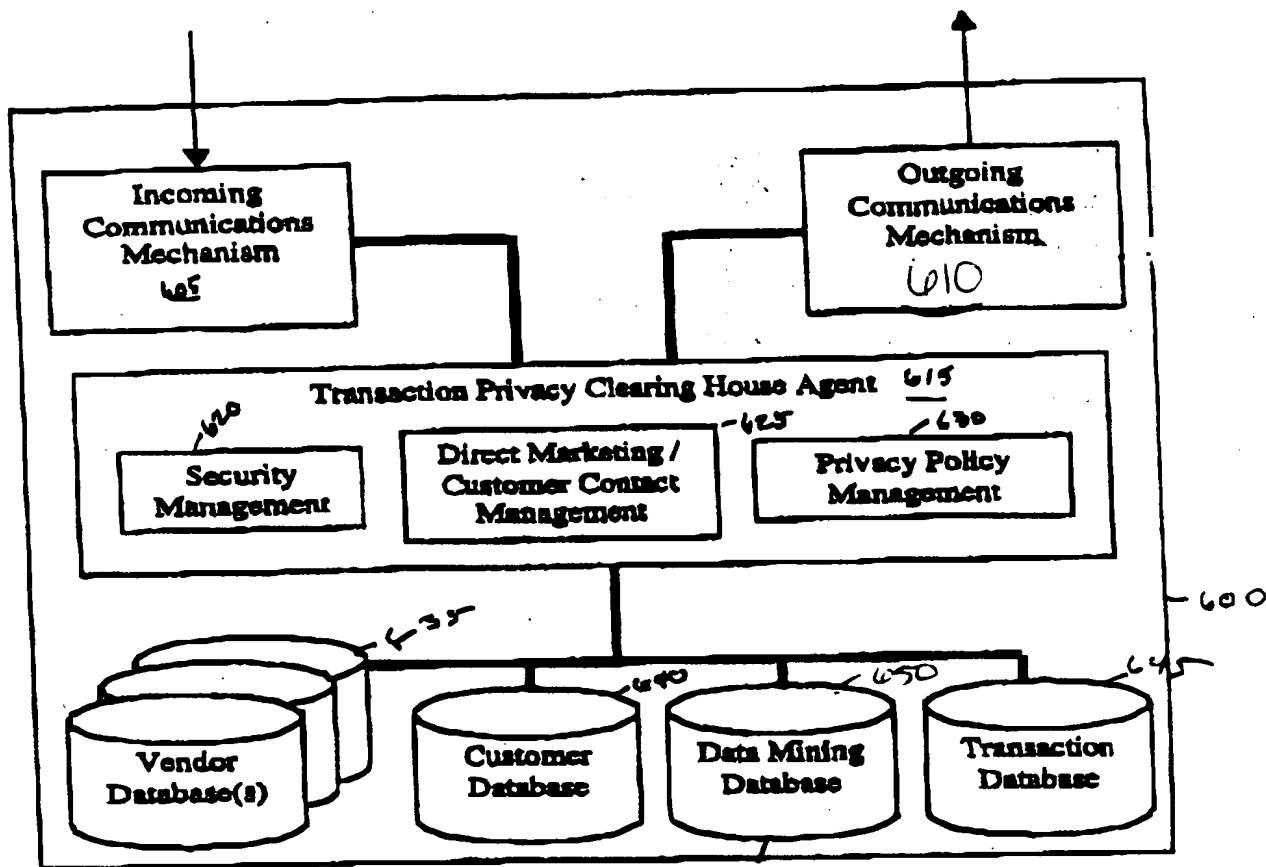


Diagram 5b: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system



Transaction Privacy Clearing House: Major Components

Fig. 6

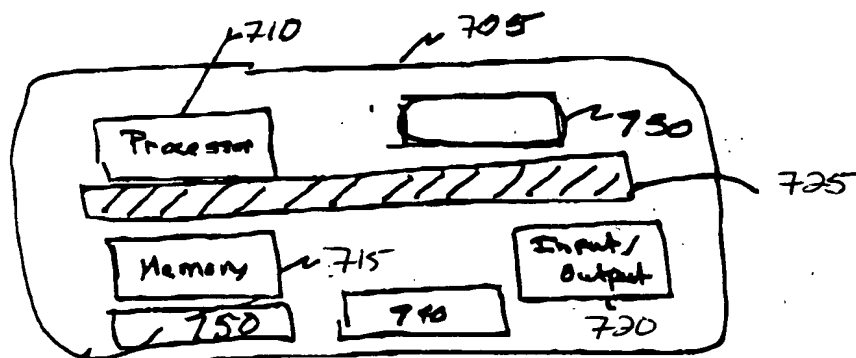


Figure 7a

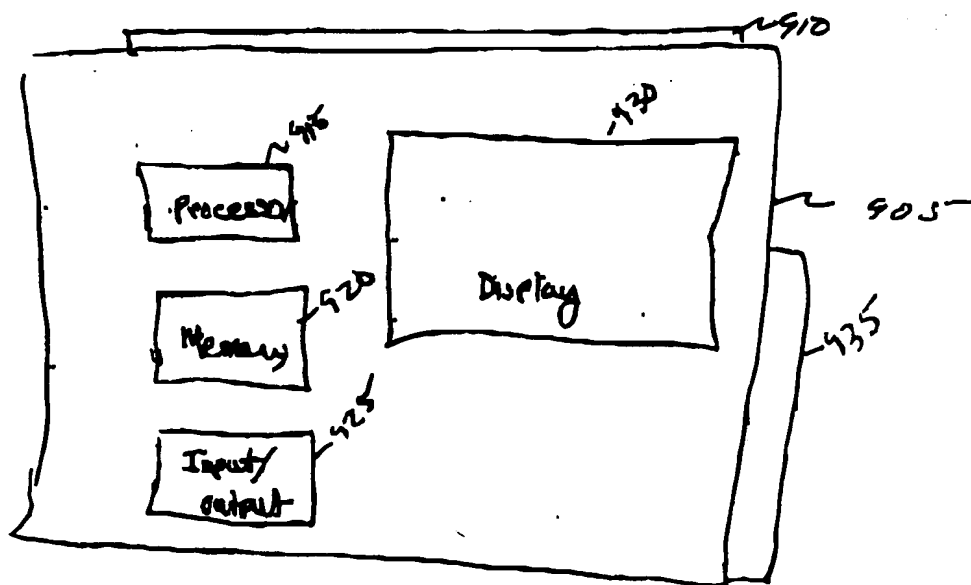


Figure 9a

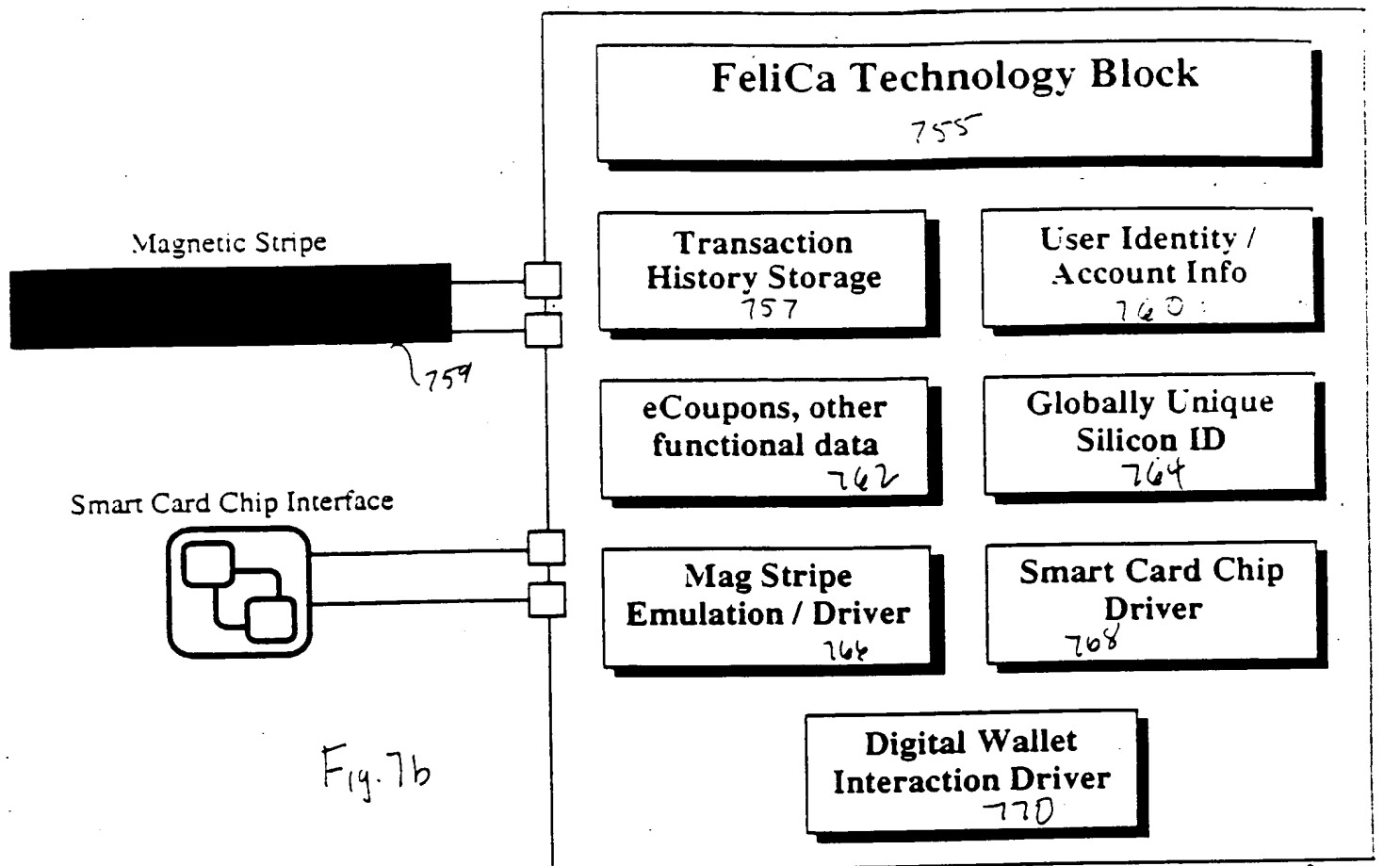


FIG. 7C

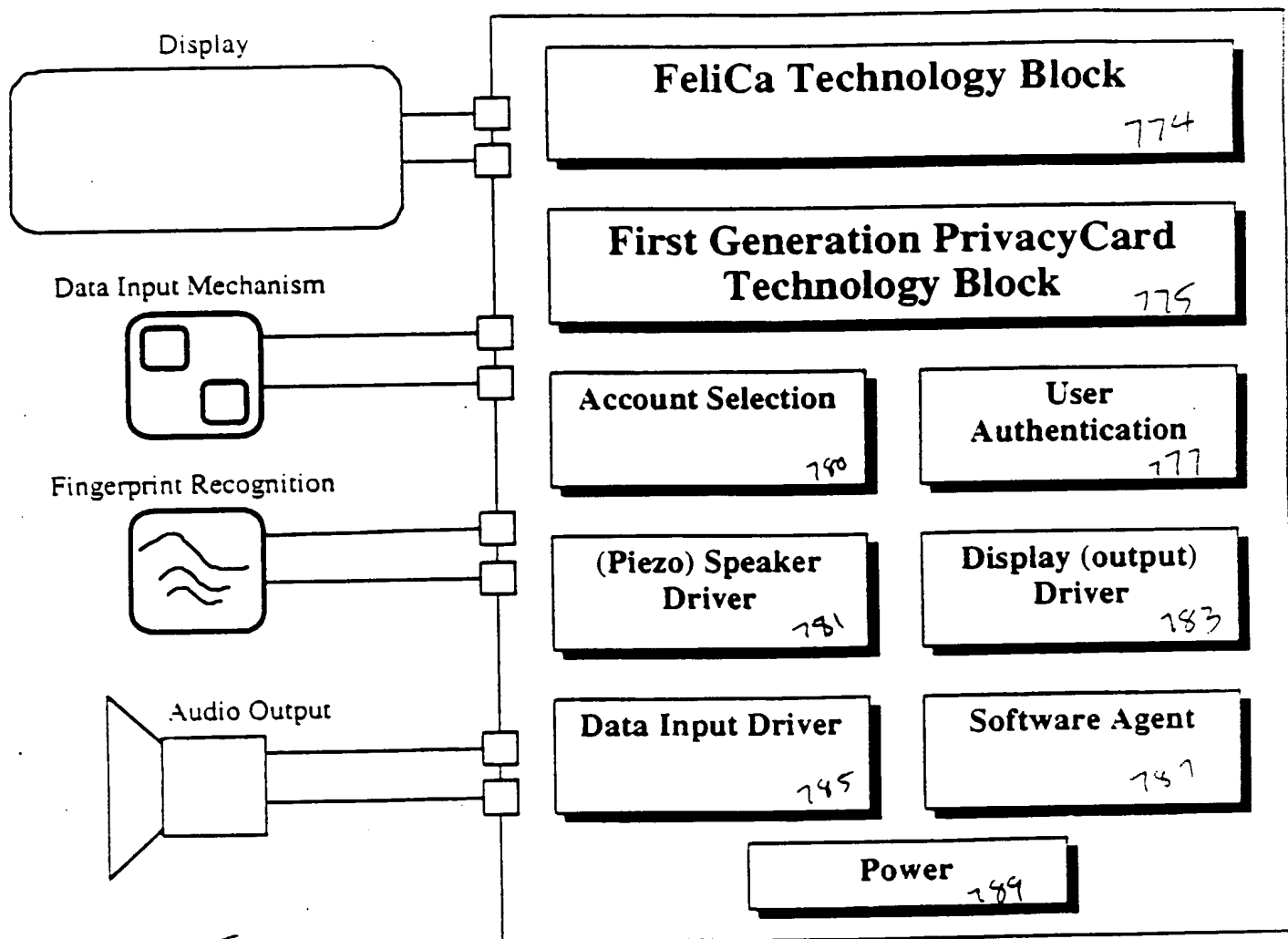


Fig. 7c

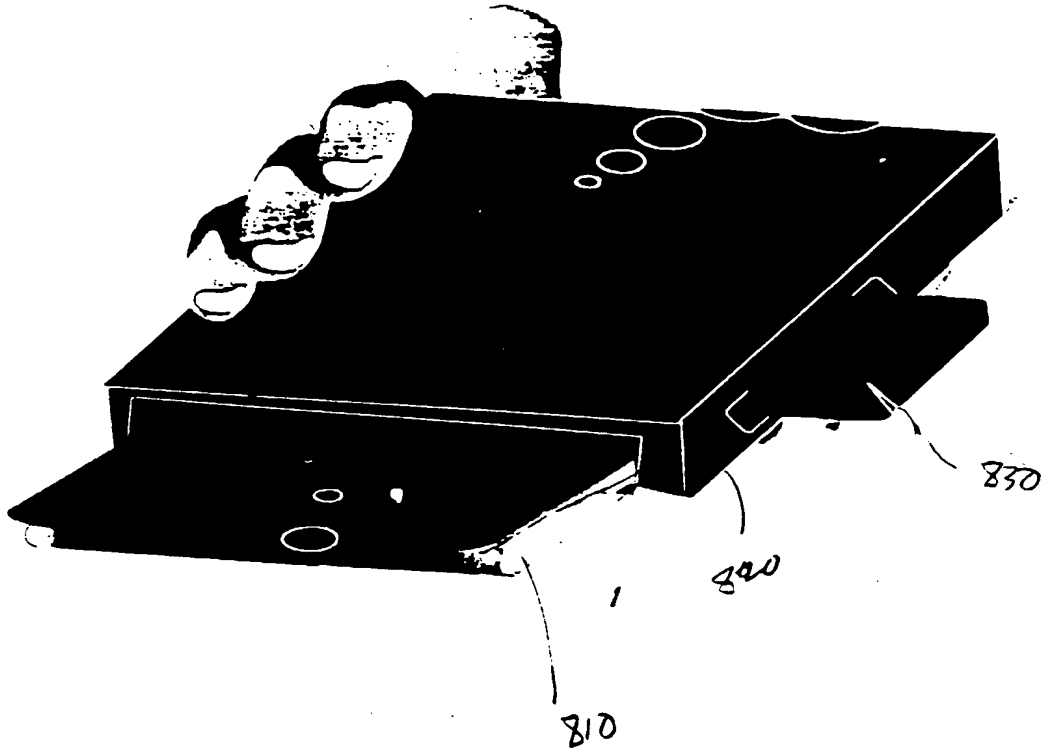


Fig 8

Digital Wallet and
Privacy Card

Digital Wallet

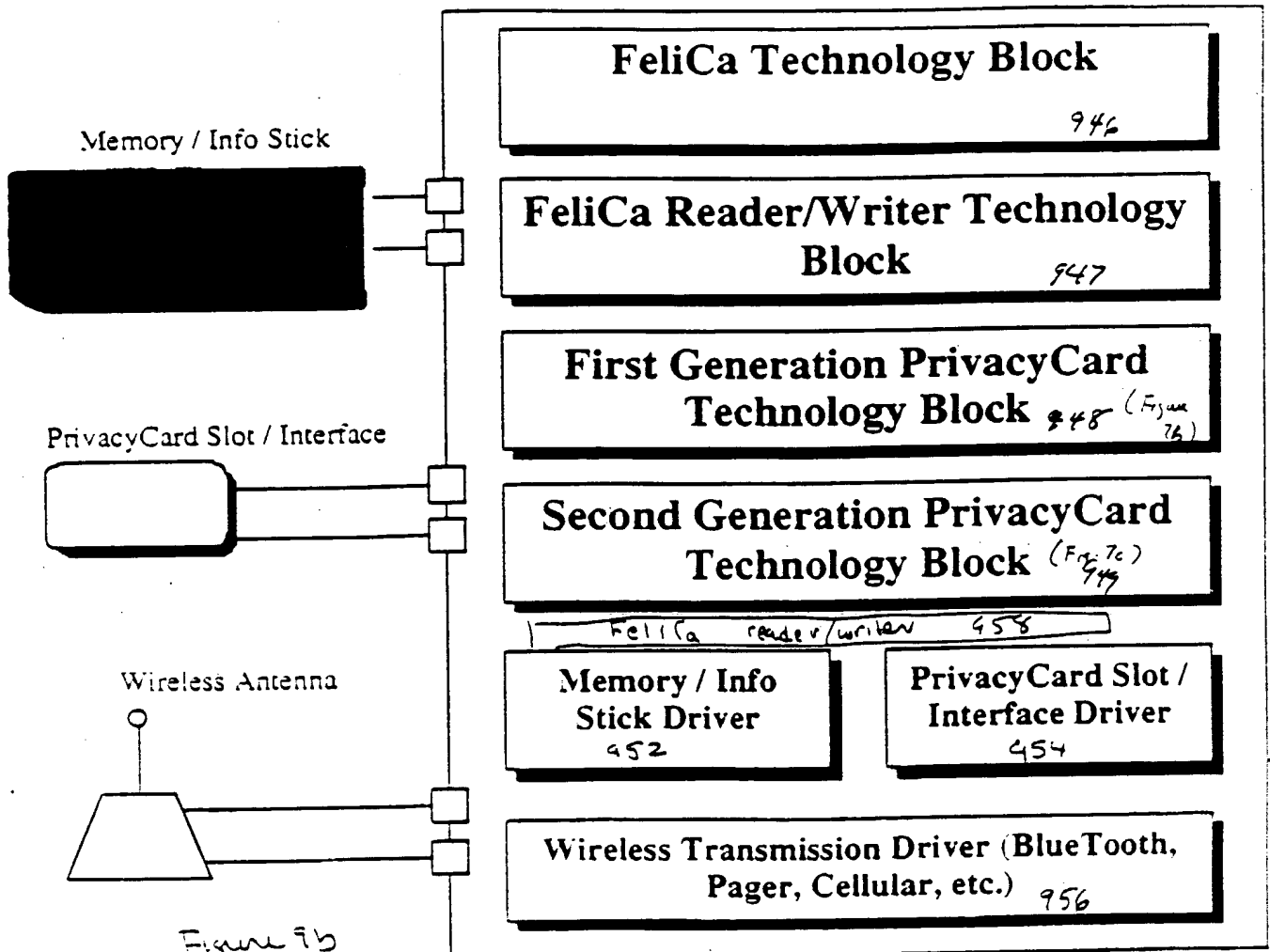


Figure 7b

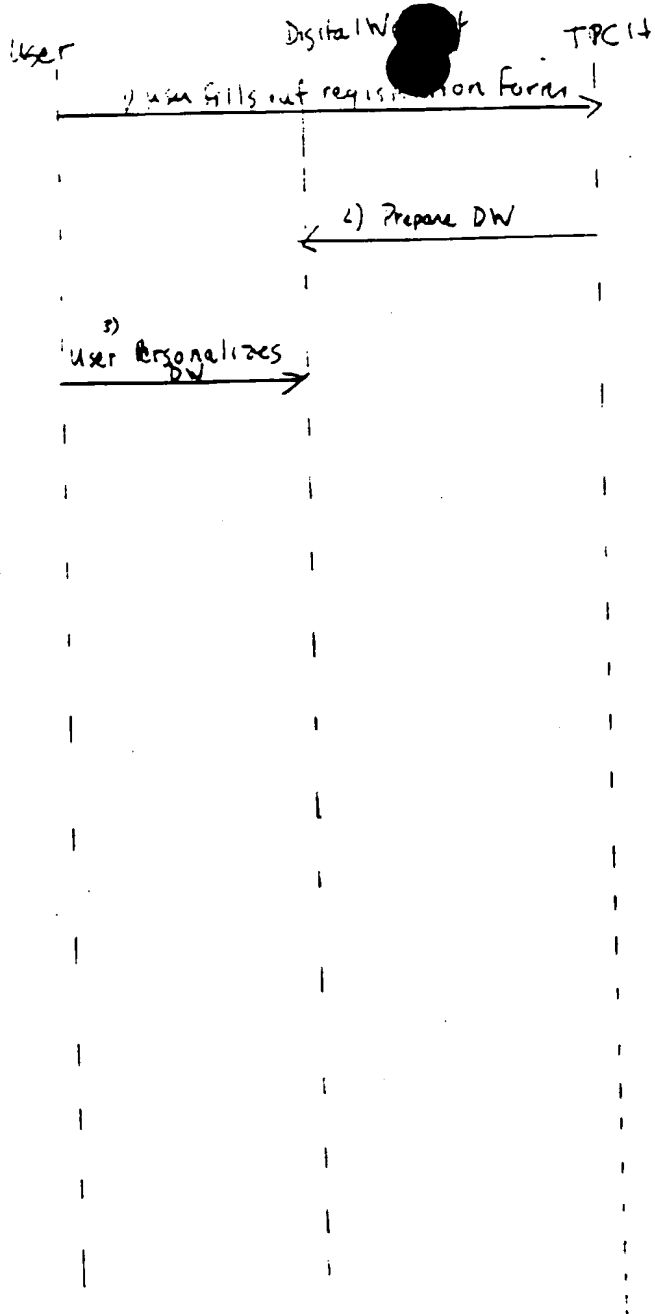


Fig. 10

Setup of Digital wallet

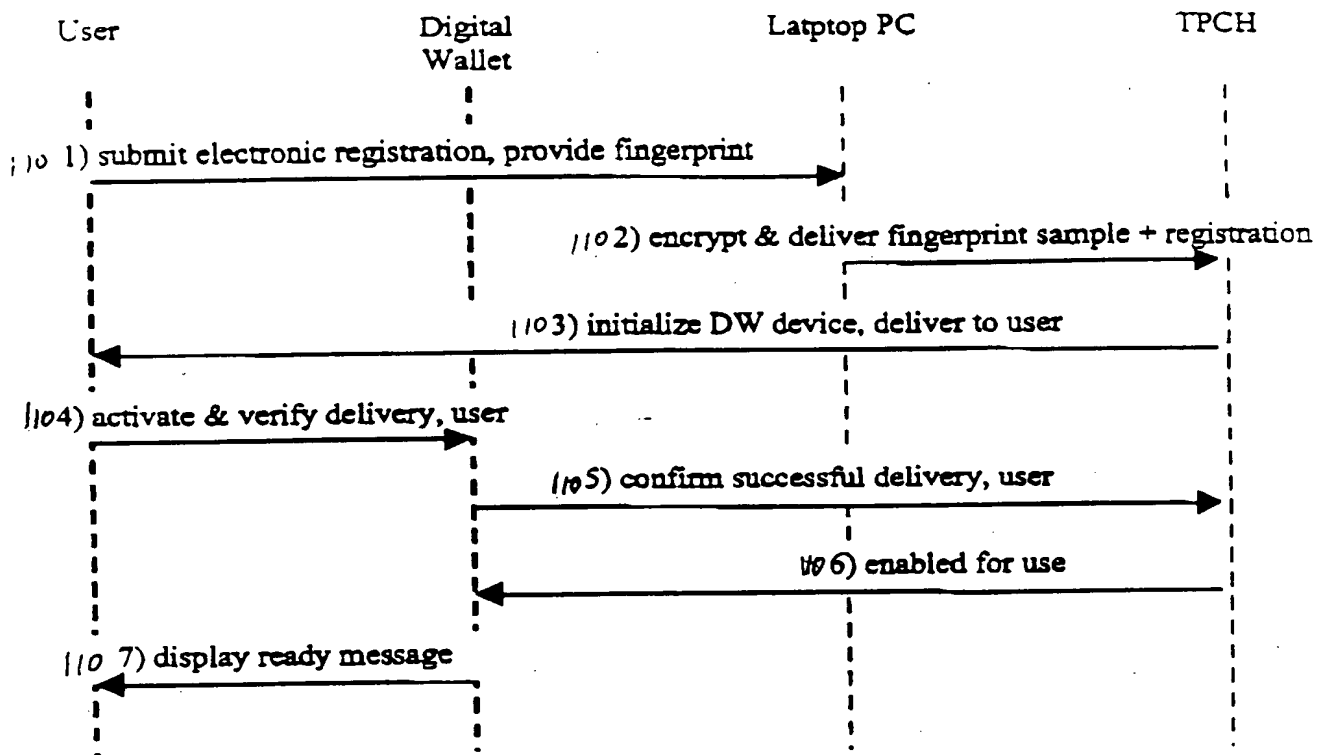


Fig 1

Digital Wallet Setup
(Alternate Embodiment)

Host

CO

Digital Wallet

IP

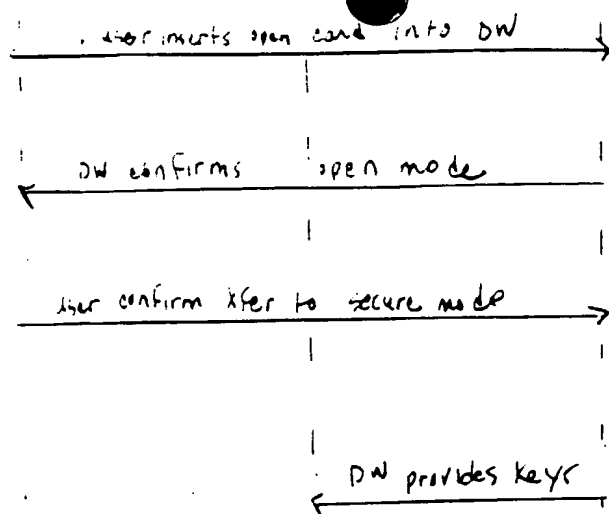
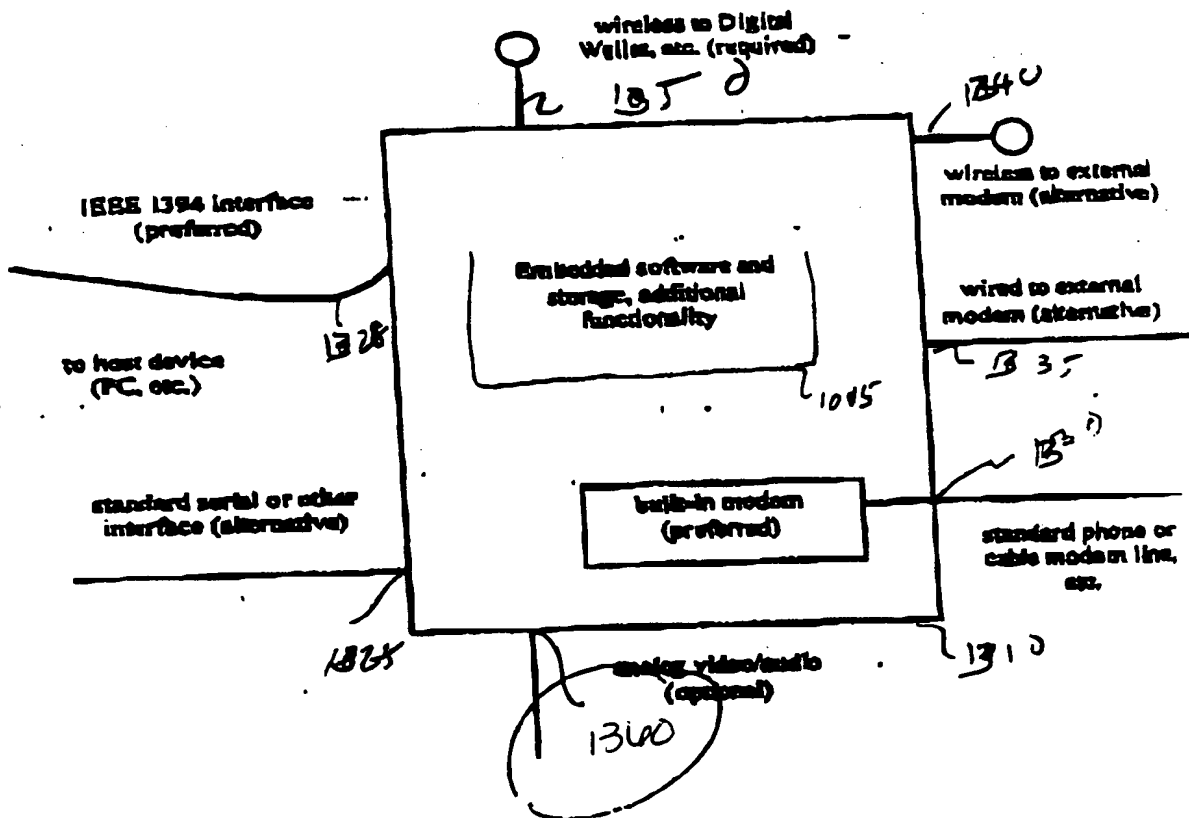


Fig. 12

conversion of card to Secure



POS Terminal

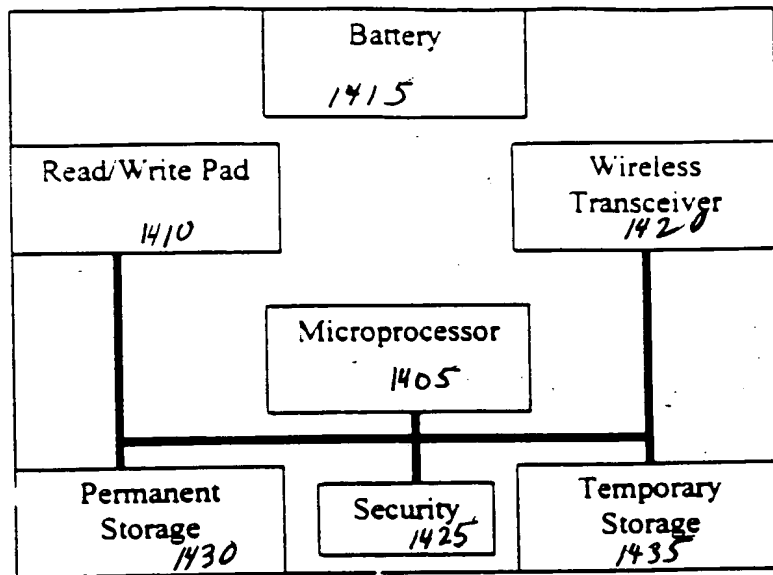


Diagram of the major components of the PersonalPOS, showing the data/address bus interconnect.

Fig 14

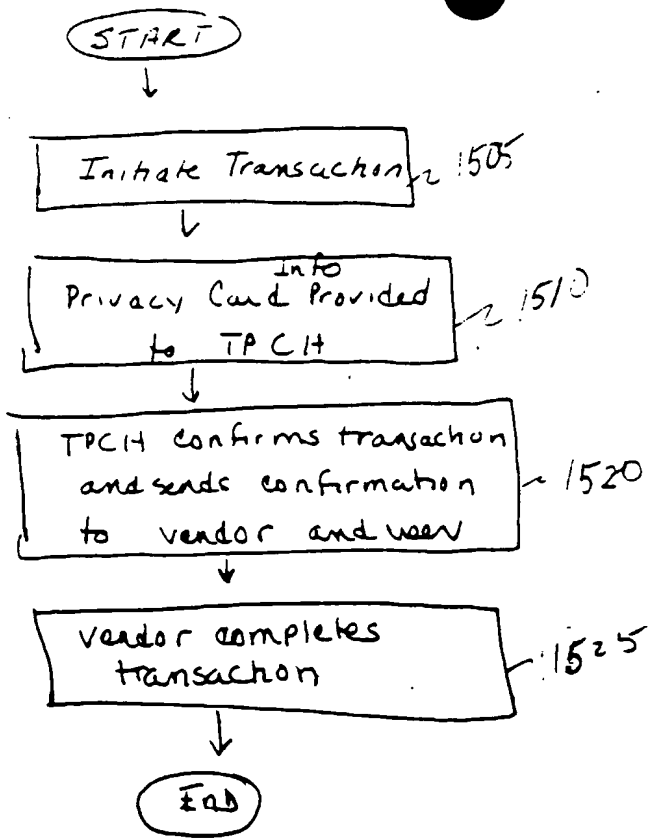


Fig. 15

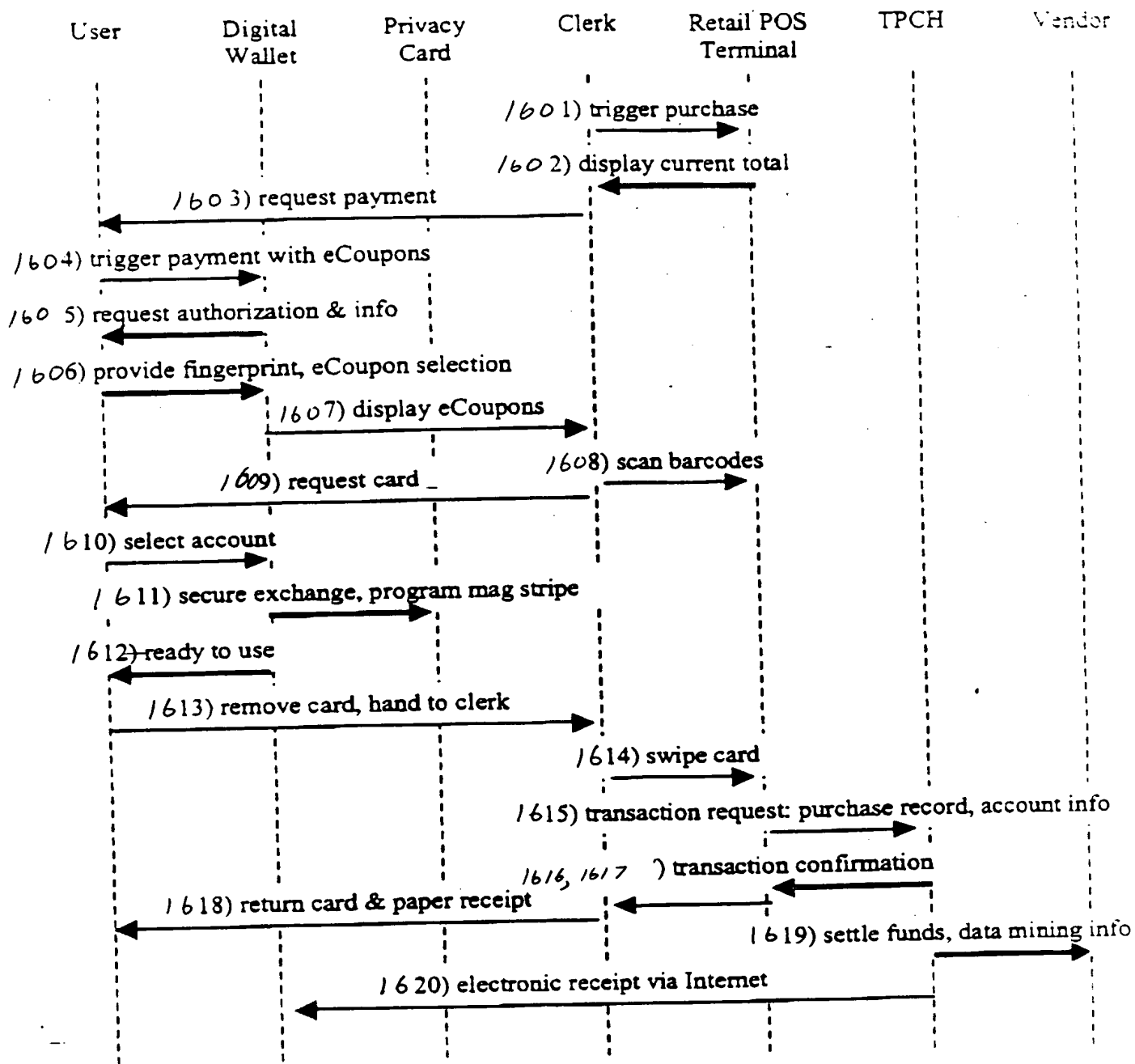


Fig 16

Retail Transaction

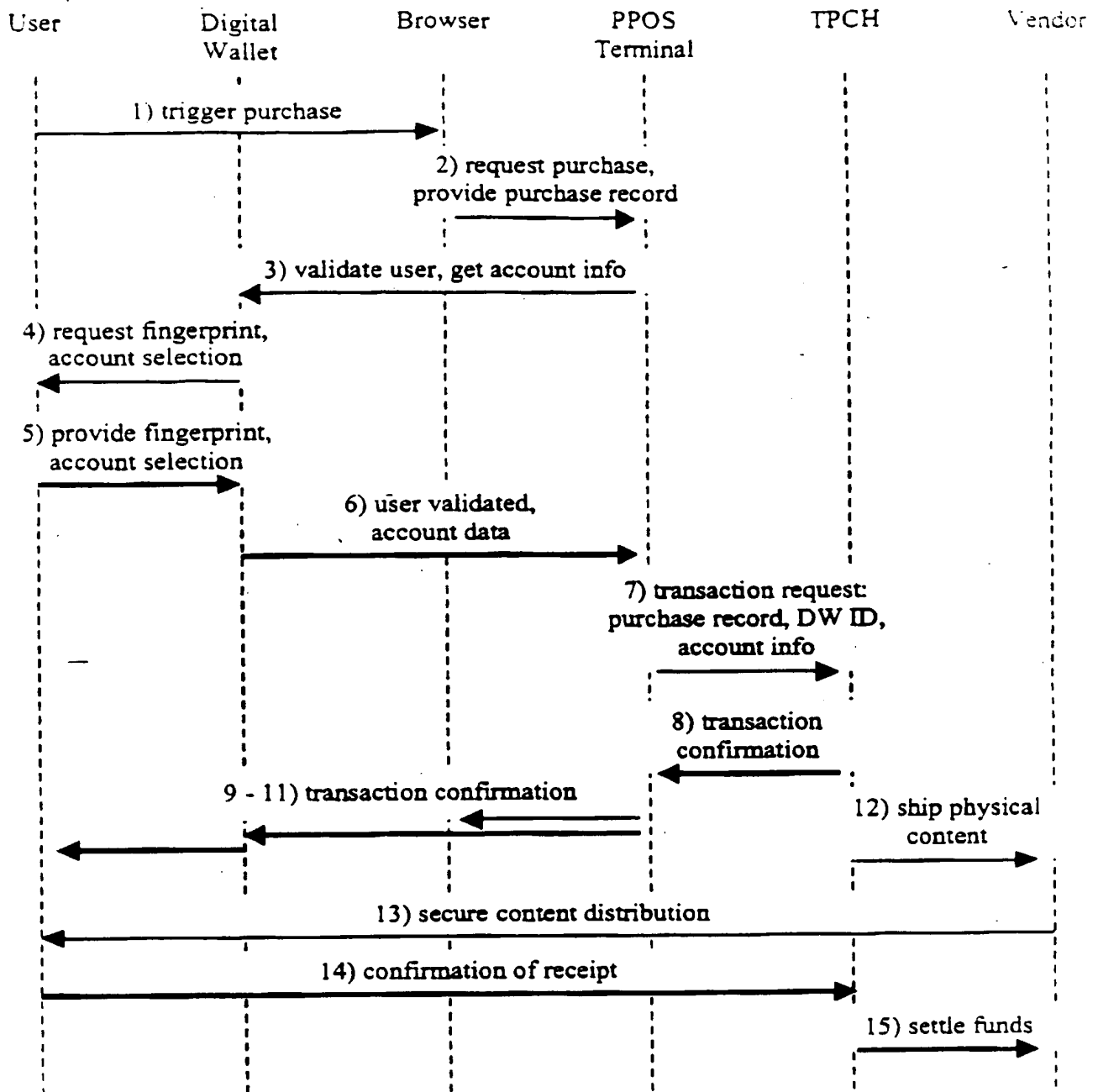


Fig. 17

Web Transaction

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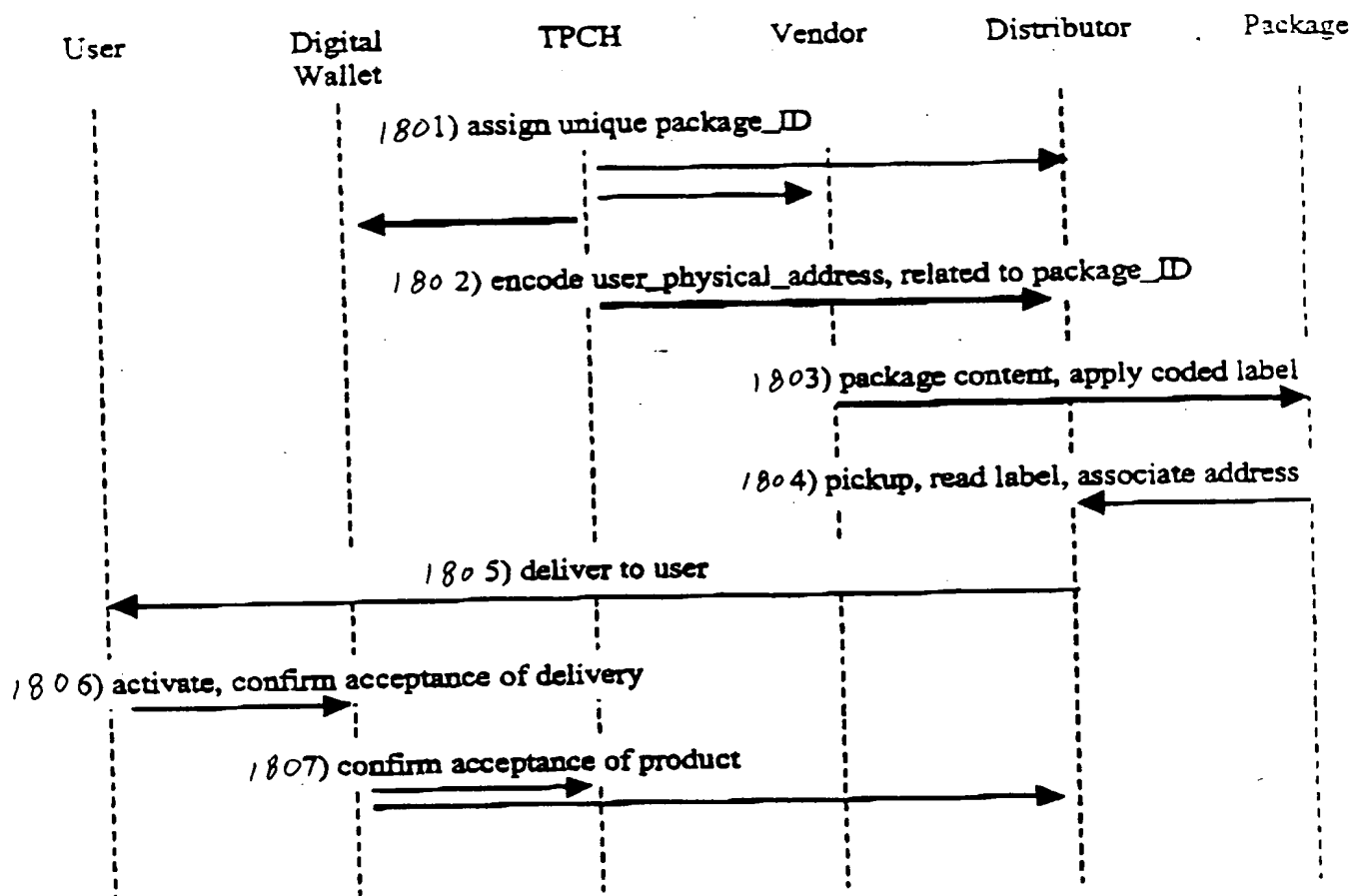


Fig. 18

Delivery of Product

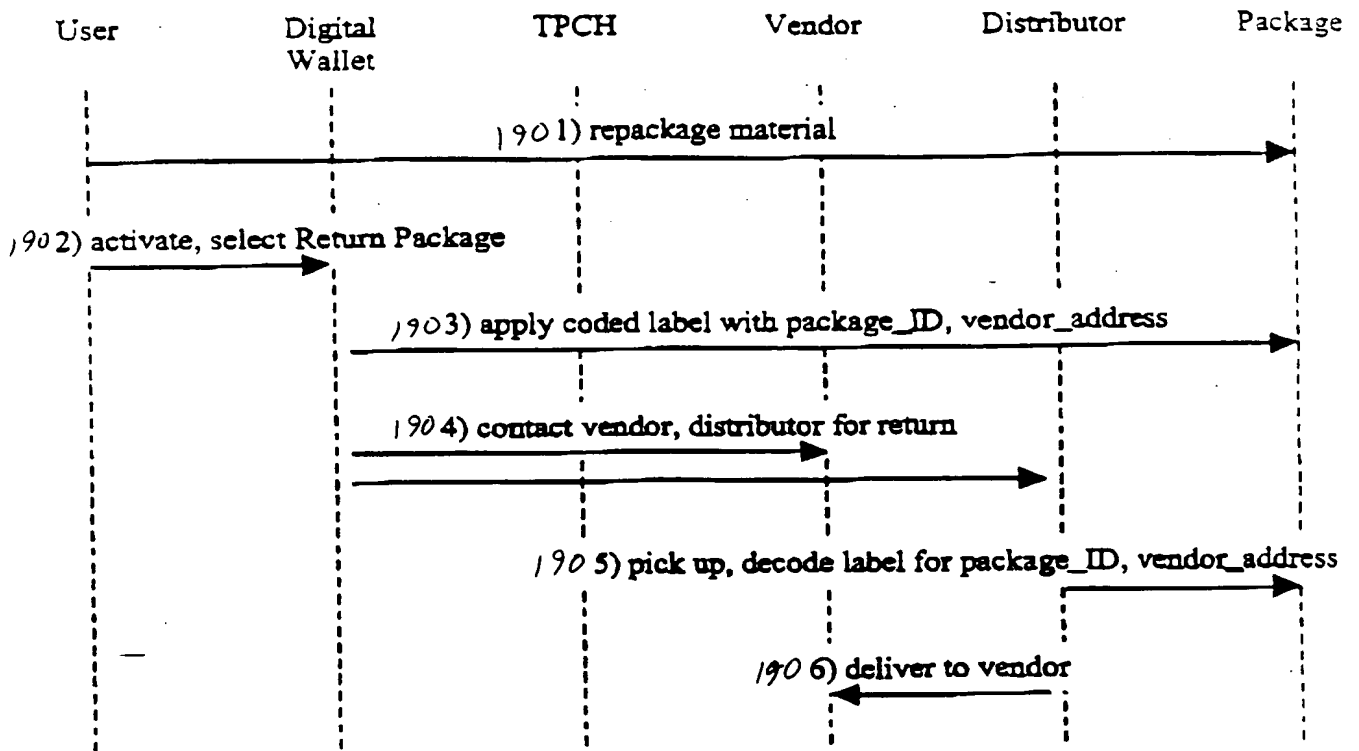


Fig. 19

Return of Product

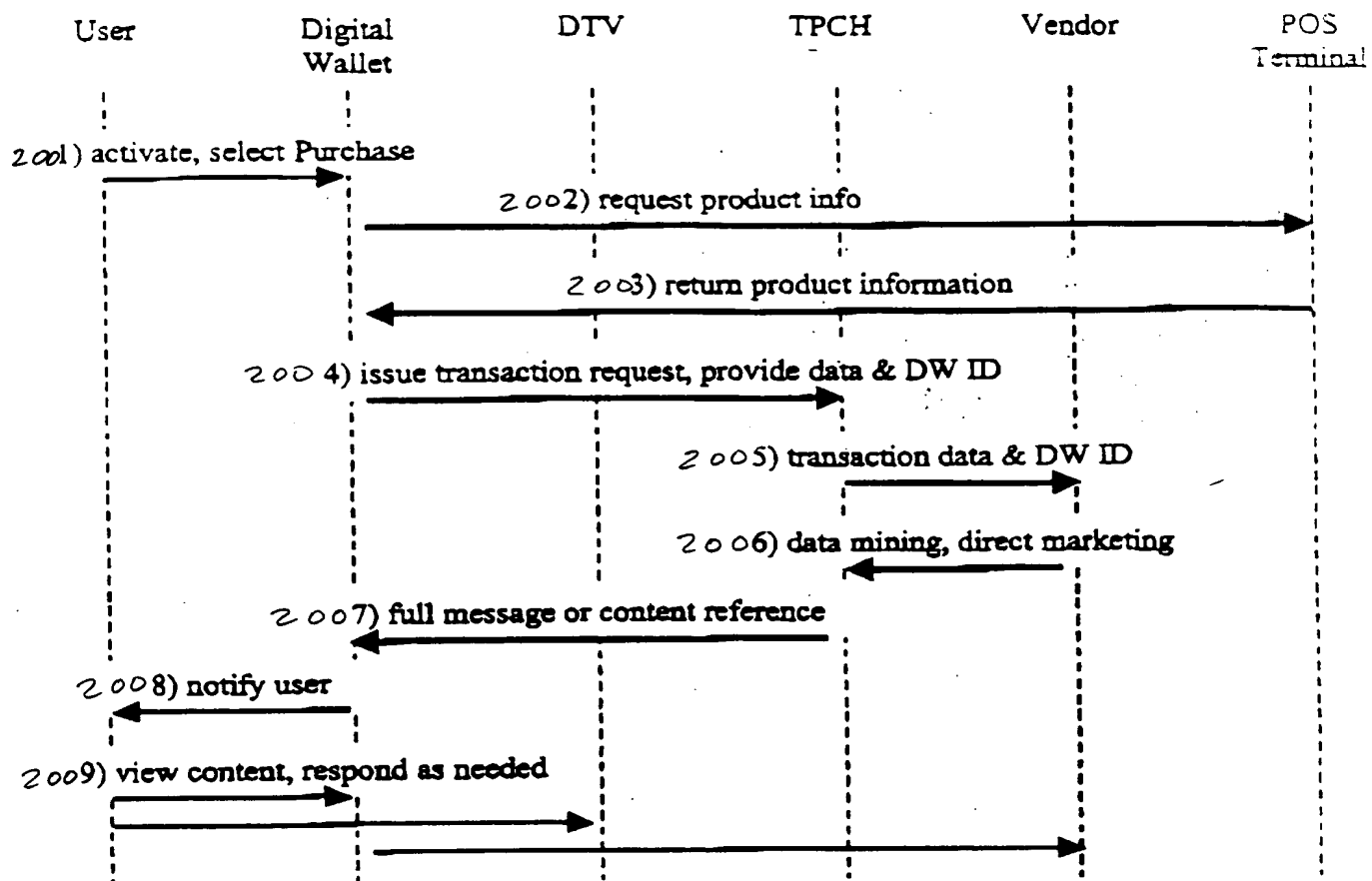


Fig 20

Data Mining

2100

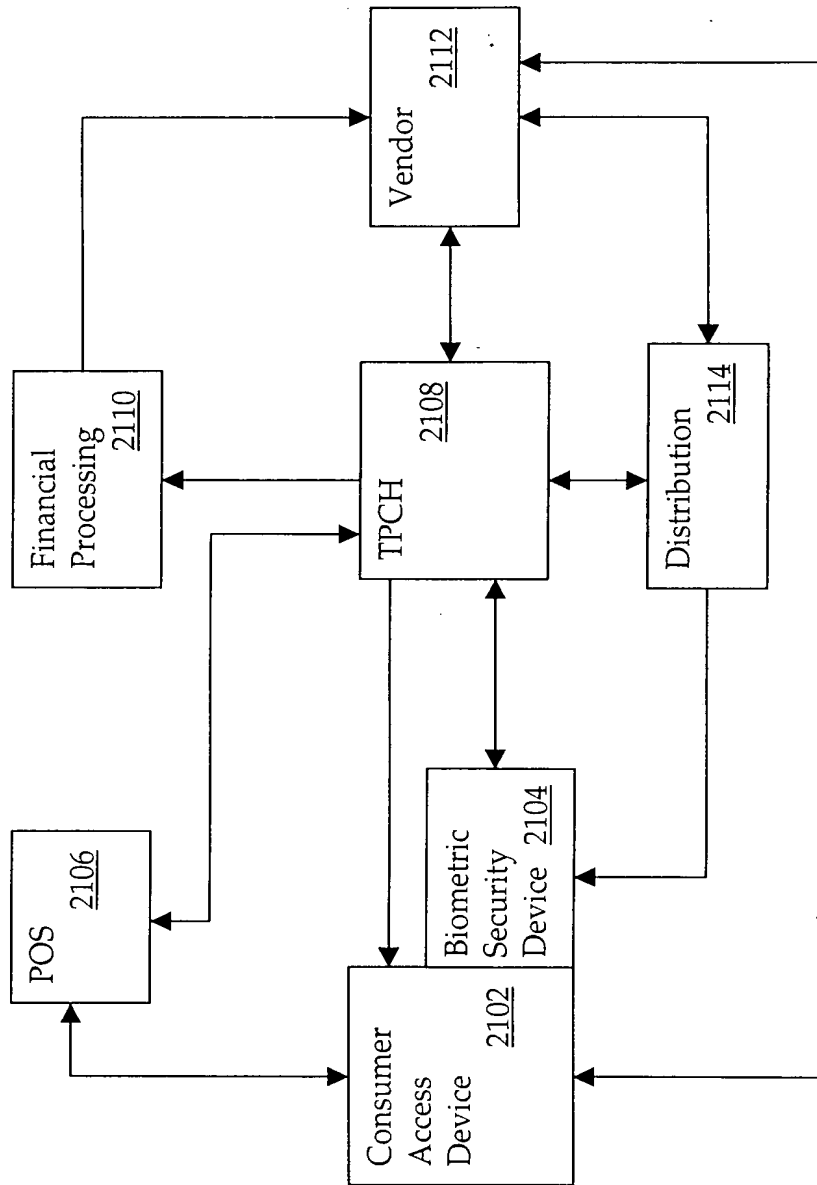


Figure 21

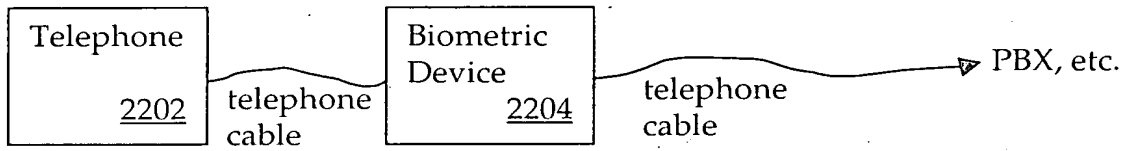


Figure 22

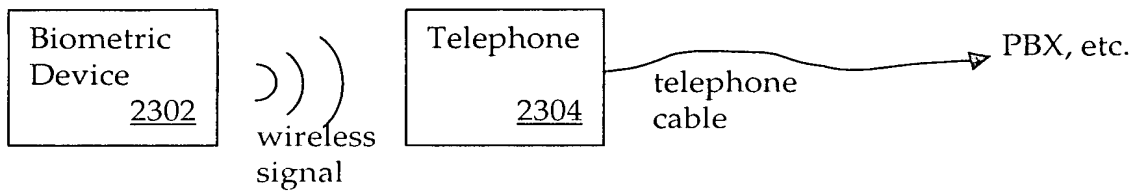


Figure 23

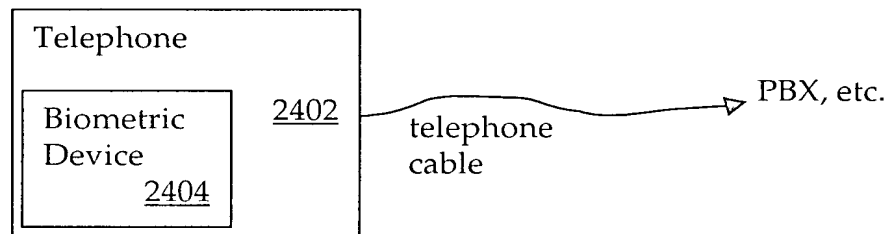


Figure 24

Phone number <u>2502</u>
ID value <u>2504</u>
Data <u>2506</u>

2500

Figure 25

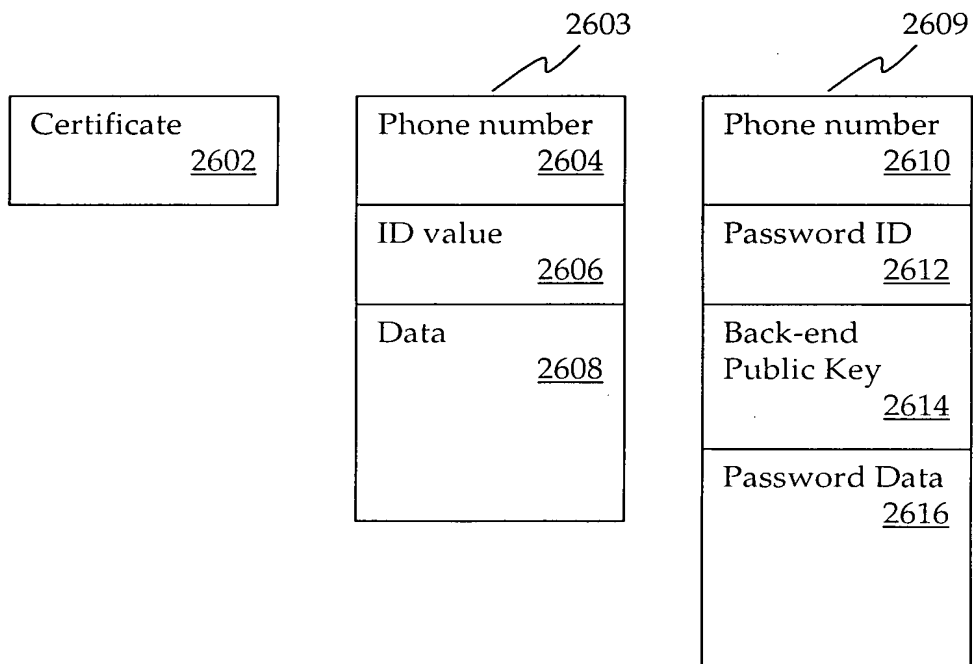


Figure 26

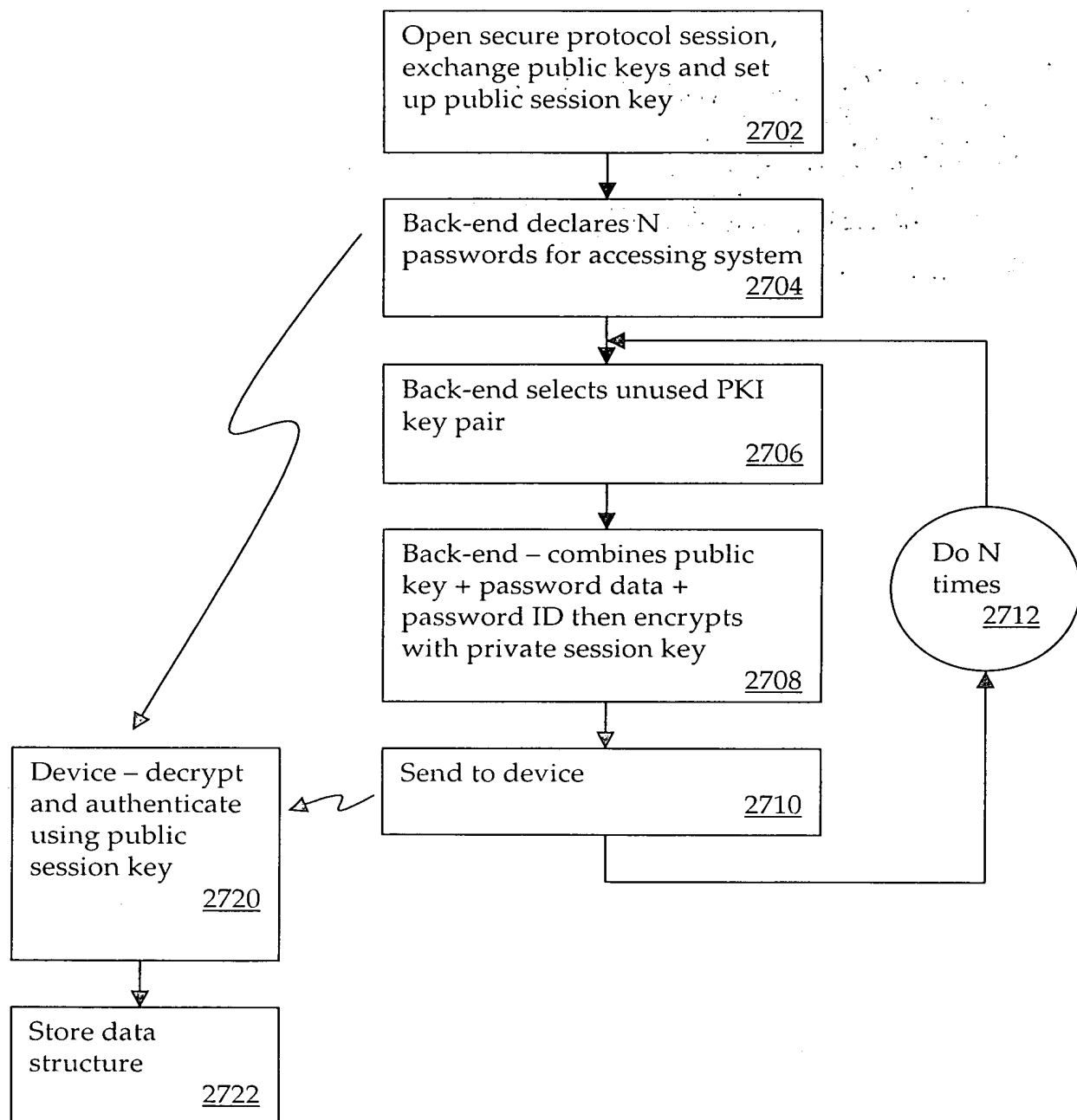


Figure 27

What do you wish to do?

Access Dialing Code

View Balances

Credit cards

2804

FIU 2806

Touchpad 2808

2802

Figure 28

What Dialing Code do you wish to use?

ATT

Union Bank

TD Waterhouse

Sprint

2904

FIU 2906

Touchpad 2908

2902

Figure 29

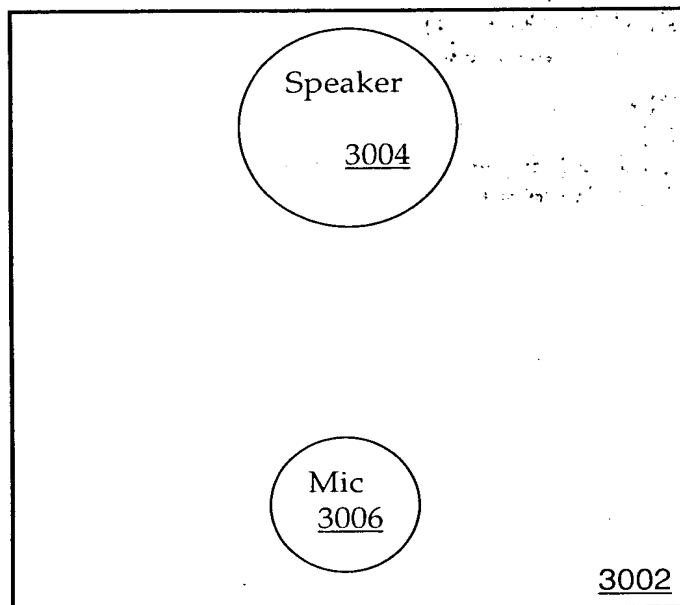


Figure 30

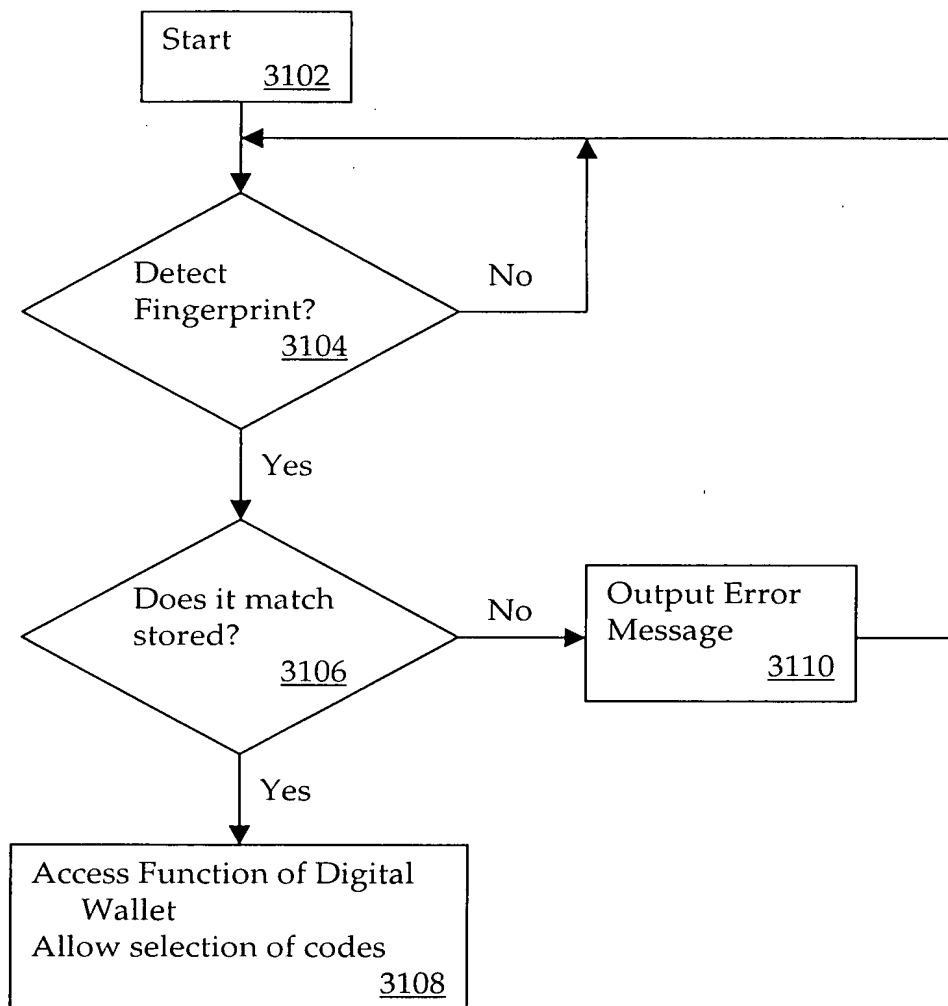


Figure 31

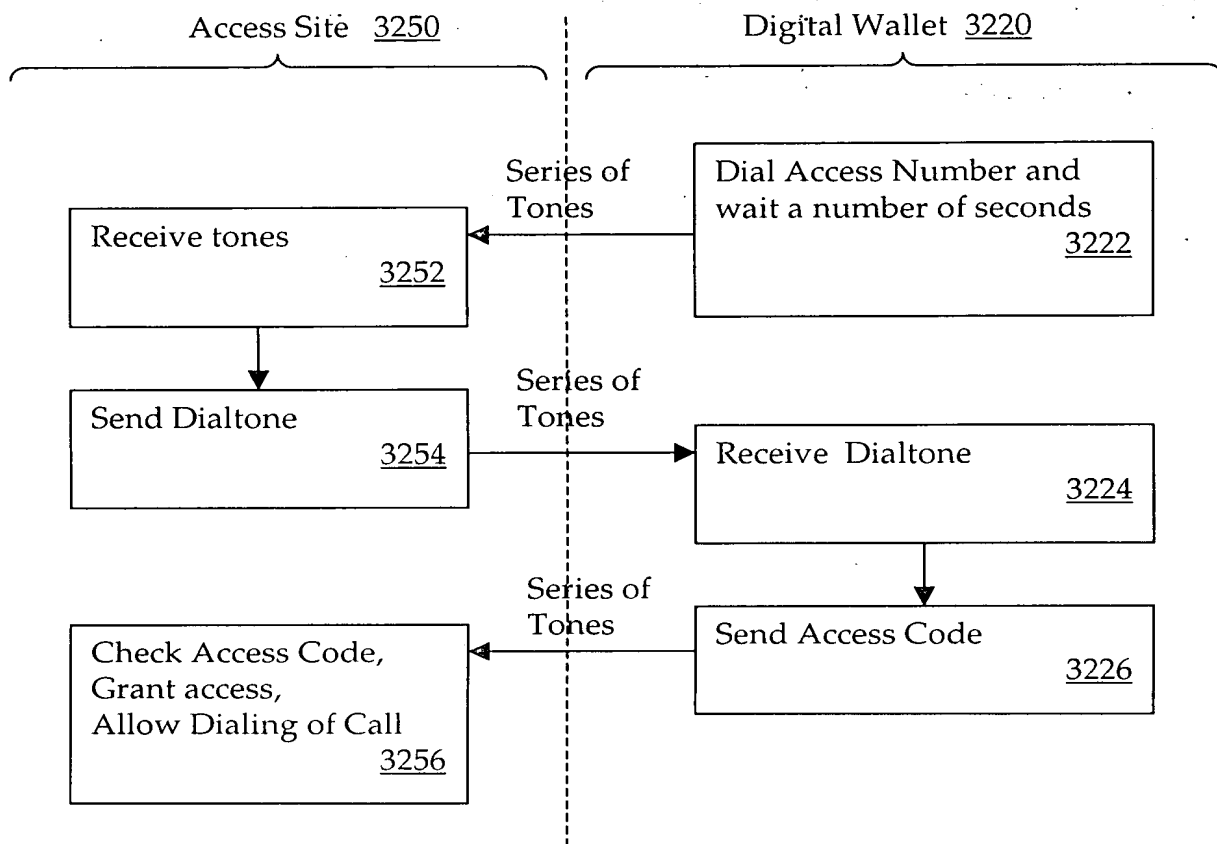


Figure 32

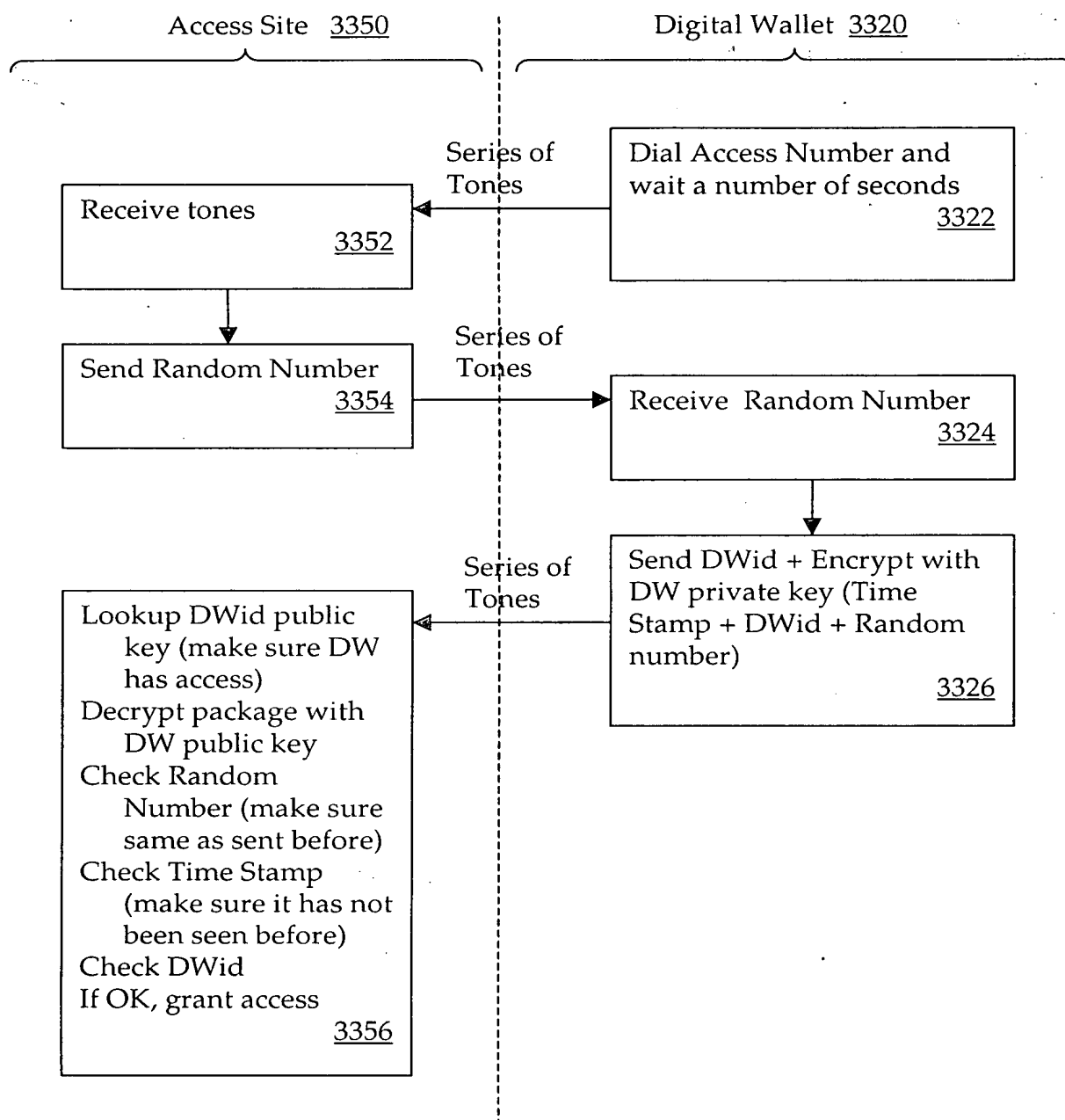


Figure 33